That Which is Claimed:

- 1. A cosmetic or dermatological formulation comprising:
- (a) at least one water-soluble UV filter substance, and
- (b) at least one dialkyl naphthalate having the structural formula

$$R^1$$
 O R^2

wherein R¹ and R² are selected independently of one another from the group consisting of branched and unbranched alkyl groups having 6 to 24 carbon atoms.

2. The formulation as claimed in claim 1, wherein at least one of R¹ and R² is a branched alkyl group having 6 to 10 carbon atoms.

- 3. The formulation as claimed in claim 1, wherein R¹ and R² are branched alkyl groups having 6 to 10 carbon atoms.
- 4. The formulation as claimed in claim 1, wherein the at least one dialkyl naphthalate comprises diethylhexyl naphthalate.
- 5. The formulation as claimed in claim 1, wherein the at least one dialkyl naphthalate is present in an amount of 0.001 to 30 weight % based on the total weight of the formulation.

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- 6. The formulation as claimed in claim 5, wherein the at least one dialkyl naphthalate is present in an amount of 0.01 to 20 weight % based on the total weight of the formulation.
- 7. The formulation as claimed in claim 5, wherein the at least one dialkyl naphthalate is present in an amount of 0.5 to 15 weight % based on the total weight of the formulation.
- 8. The formulation as claimed in claim 1, wherein the at least one water10 soluble UV filter substance is a sulfonated UV filter.

- 9. The formulation as claimed in claim 8, wherein the sulfonated UV filter is selected from the group consisting of phenylene-1,4-bis(2-benzimidazyl)-3,3'-5,5'-tetrasulfonic acid and its corresponding salts, 2-phenylbenzimidazole-5-sulfonic acid and its corresponding salts, and mixtures thereof.
- 10. The formulation as claimed in claim 9, wherein the sulfonated UV filter is phenylene-1,4-bis(2-benzimidazyl)-3,3'-5,5'-tetrasulfonic acid bissodium salt.
- 20 11. The formulation as claimed in claim 1, wherein the at least one water-soluble UV filter substance comprises sulfonic acid derivatives of 3-benzylidenecamphor and salts thereof.
- The formulation as claimed in claim 1, wherein the at least one water soluble UV filter substance is present in an amount of 0.01 to 20 weight % based on the total weight of the formulation.

- 13. The formulation as claimed in claim 12, wherein the at least one water-soluble UV filter substance is present in an amount of 0.1 to 10 weight % based on the total weight of the formulation.
- 5 14. The formulation as claimed in claim 1, further comprising a substance selected from the group consisting of flavone glycosides, vitamin E, vitamin E derivatives, and mixtures thereof.
- 15. The formulation as claimed in claim 14, wherein the flavone glycoside is α -glucosylrutin.
 - 16. The formulation as claimed in claim 1, further comprising at least one UV filter substance selected from the group consisting of UV-A filters, UV-B filters, broadband filters, triazines, benzotriazoles, organic pigments, inorganic pigments, and mixtures thereof.
 - 17. The formulation as claimed in claim 16, wherein the at least one UV filter substance includes at least one dibenzoylmethane derivative.

- 20 18. The formulation as claimed in claim 17, wherein the dibenzoylmethane derivative is selected from the group consisting of 4-(tert-butyl)-4'-methoxydibenzoylmethane, 2,4-bis{[4-(2-ethylhexyloxy)-2-hydroxy]phenyl}-6-(4-methoxyphenyl)-1,3,5-triazine, and mixtures thereof.
- 25 19. The formulation as claimed in claim 16, wherein the UV-A and UV-B filters are present in an amount of 0.1 to 30 weight % based upon the total weight of the formulation.

- 20. The formulation as claimed in claim 19, wherein the UV-A and UV-B filters are present in an amount of 0.5 to 20 weight % based upon the total weight of the formulation.
- 5 21. The formulation as claimed in claim 19, wherein the UV-A and UV-B filters are present in an amount of 1 to 15 weight % based upon the total weight of the formulation.
- 22. A method for moisturizing skin comprising applying to the skin a cosmeticor dermatological formulation comprising
 - (a) at least one water-soluble UV filter substance, and
 - (b) at least one dialkyl naphthalate having the structural formula

wherein R¹ and R² are selected independently of one another from the group consisting of branched and unbranched alkyl groups having 6 to 24 carbon atoms.

- 23. A method for protecting skin from light-induced skin aging comprising applying to the skin a cosmetic or dermatological formulation comprising:
 - (a) at least one water-soluble UV filter substance, and
 - (b) at least one dialkyl naphthalate having the structural formula

wherein R¹ and R² are selected independently of one another from the group consisting of branched and unbranched alkyl groups having 6 to 24 carbon atoms.

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24. A method for stabilizing dibenzoylmethane derivatives against decomposition induced by UV radiation in cosmetic or dermatological formulations comprising at least one water-soluble UV filter substance, said method comprising adding to the cosmetic or dermatological formulation at least one dialkyl naphthalate having the structural formula

wherein R¹ and R² are selected independently of one another from the group consisting of branched and unbranched alkyl groups having 6 to 24 carbon atoms.